

**Information to identify the case:**

Debtor 1	<u>Karen Lambert</u>	Social Security number or ITIN	xxx-xx-2922
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21262-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen Lambert  
aka Karen Leese

7/14/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Karen Lambert  
Debtor

Case No. 18-21262-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 14, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db	+ Karen Lambert, 259 Silver Lake Road, Blairstown, NJ 07825-4016
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517571214	+ Cach of NJ, LLC, c/o Fein, Such, Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4603
517571215	+ DITECH, PO Box 780, Waterloo, IA 50704-0780
517697882	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517571216	Ditech Financial LLC, Rapid City, Rapid City, SD 57709-6172
517571217	+ First Hope Bank, 201 Route 94, Columbia, NJ 07832-2813
517571218	+ RAS Citron Law Offices, 130 Clinton road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 14 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: BANKAMER.COM	Jul 15 2023 00:52:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
517571212	+ EDI: BANKAMER.COM	Jul 15 2023 00:52:00	BAC Home Loan Serv LP, 4909 Savarese Circle, Tampa, FL 33634-2413
517571213	+ EDI: BANKAMER.COM	Jul 15 2023 00:52:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
518655275	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2023 20:59:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518655274	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2023 20:59:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517698099	EDI: BANKAMER.COM	Jul 15 2023 00:52:00	The Bank of New York Mellon, et al, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*	DITECH FINANCIAL LLC, PO Box 6154, Rapid City, SD 57709-6154

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 14, 2023

Form ID: 3180W

Total Noticed: 16

518532693 ##+

DITECH FINANCIAL LLC, DITECH FINANCIAL LLC, P.O. BOX 12740, TEMPE AZ 85284-0046

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren	on behalf of Debtor Karen Lambert joan@joanlaverylaw.com
Kevin Gordon McDonald	on behalf of Creditor HE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., et al kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers	on behalf of Loss Mitigation DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rosemarie Diamond	on behalf of Loss Mitigation DITECH FINANCIAL LLC miguel.zavala@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11